

FIG. 1

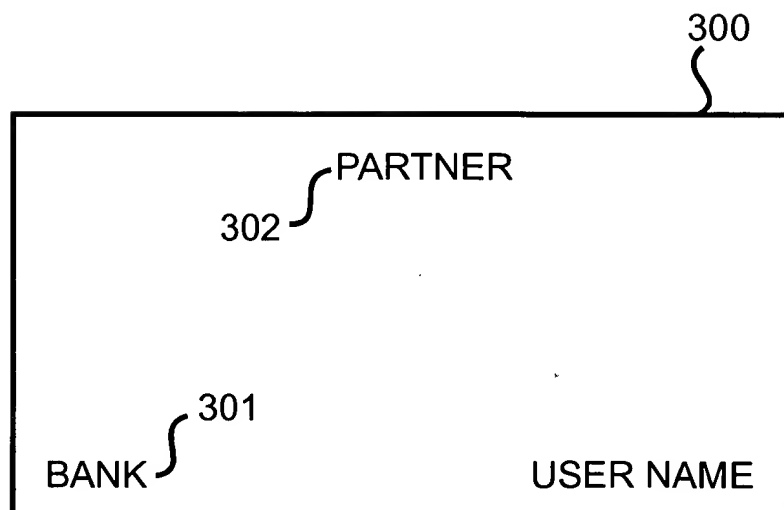
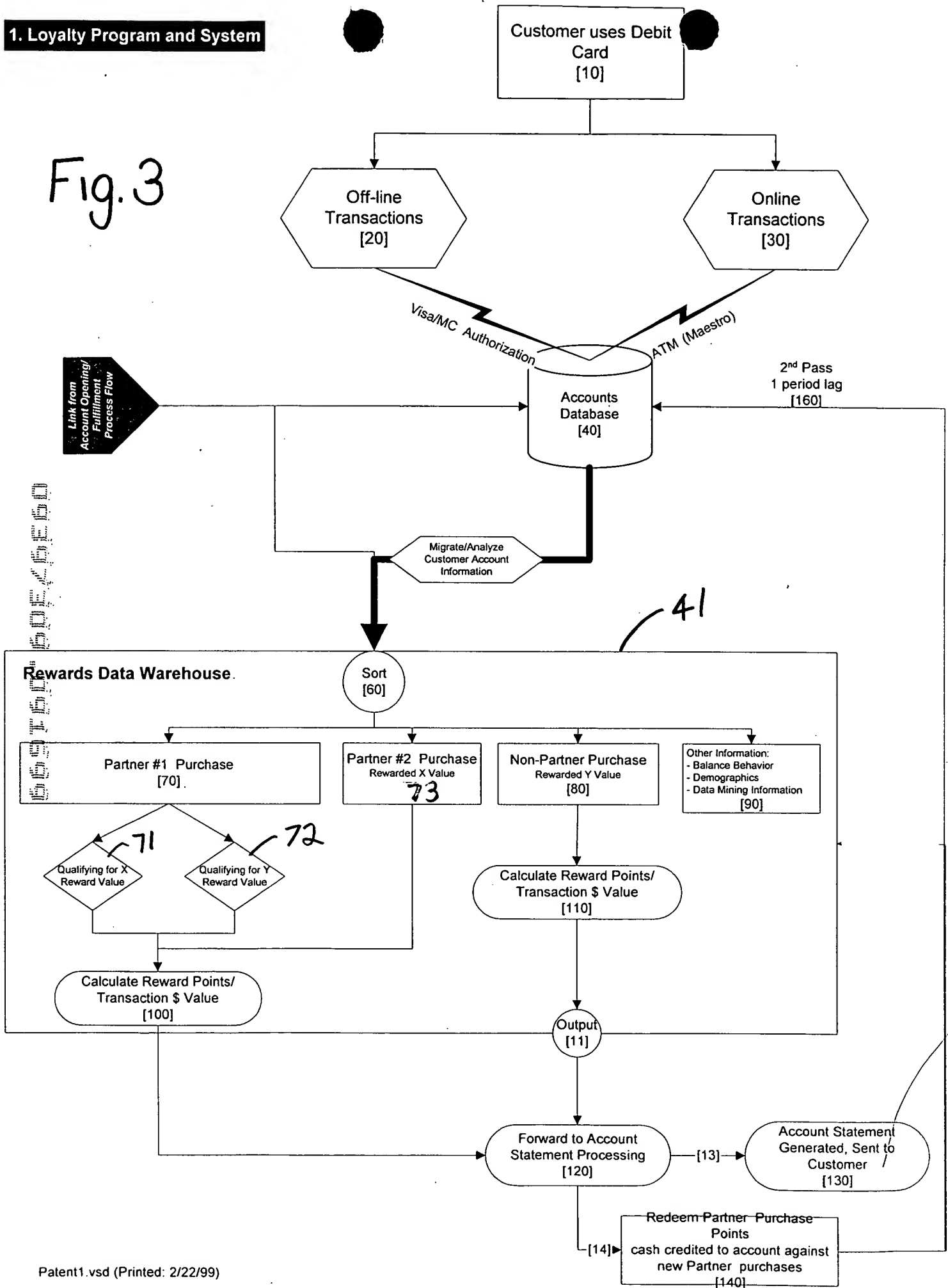


FIG. 2

1. Loyalty Program and System

Fig. 3



Customer Transactions Flow - Month

Customer uses Debit Card

Partner/Client may or may not have a primary product or service that may be separated for variable reward amounts.

Partner / Client

Other Merchant(s)

Partner/Client Primary Product or Service

Partner/Client Non-Primary Product or Service

Purchase Goods or Services (includes POS cash back)

Off-line Transactions

Online Transactions

Off-line Transactions

Online Transactions

Off-line Transactions

Online Transactions

Accounts Database

40

Migrate/Analyze Customer Transaction Information

Link from Account Opening/Fulfillment Process Flow

Rewards Management & Tracking System

Partner/Client may or may not have a primary product or service that may be separated for variable reward amounts.

Partner / Client

Partner/Client Primary Product or Service

Partner/Client non-primary Product or Service

Other Merchant(s) Purchases

Other Information:
- Balance Behavior
- Demographics
- Data Mining Information

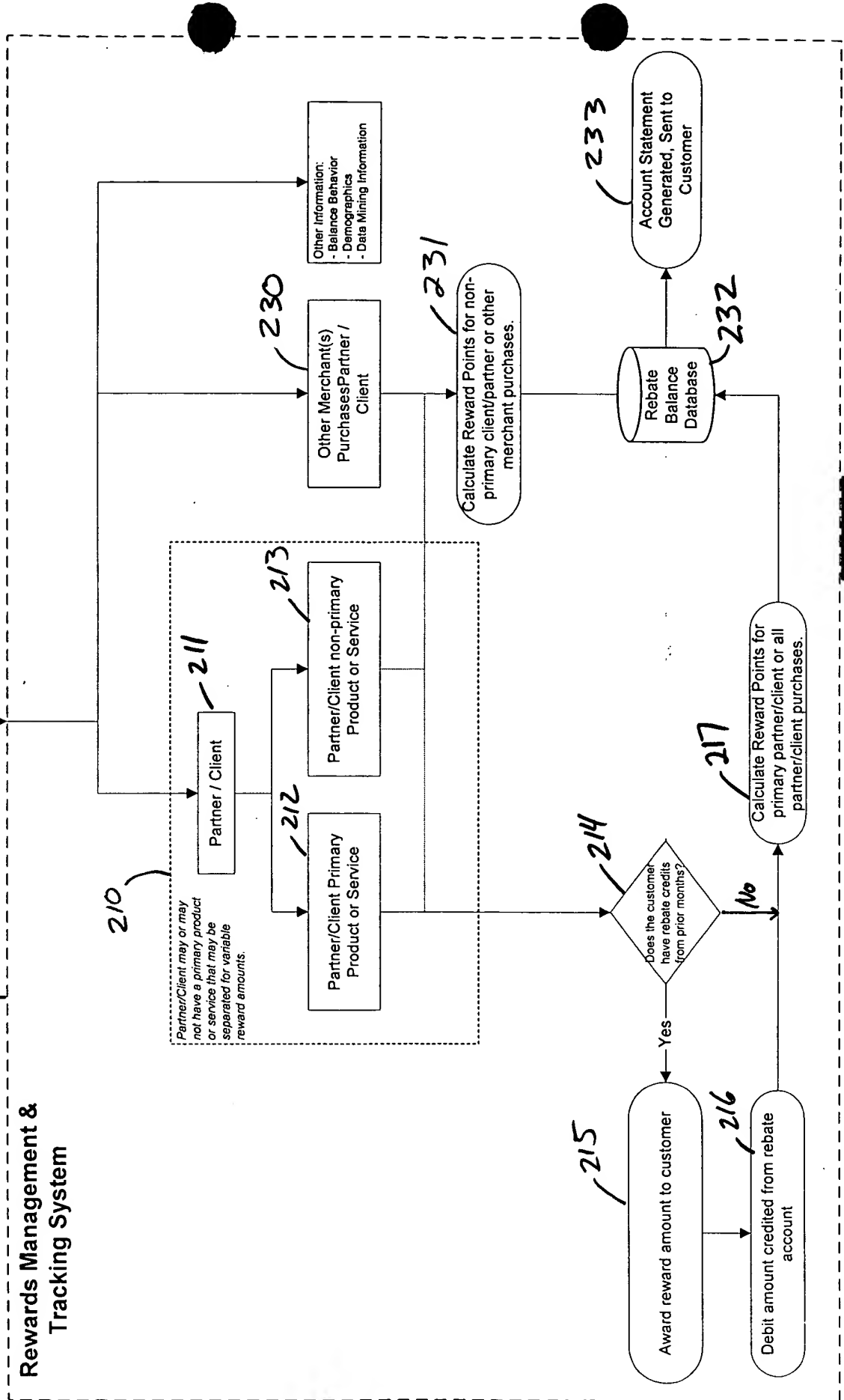
Calculate Reward Points for non-primary client/partner or other merchant purchases.

Calculate Reward Points for primary partner/client or other all partner/client purchases.

Rebate Balance Database

Account Statement Generated, Sent to Customer (1xmo.)

Fig. 4



09397309-091699
669160"60E76E50

John Doe
123 Main Street
Anytown, USA

Beginning balance.....\$
Deposits.....\$
Withdrawals.....\$
Ending balance.....\$

[WHAT SORT OF DETAILS WILL BE PROVIDED?]

Free Goods or Services from Participating Merchant Previously Earned	Free Goods or Services from Participating Merchant Redeemed this Period	Free Product or Service Earned this Period	Free Product or Service Available to be Redeemed	Total Earned Since Date	Free Product or Service Expiring on Date
\$10.76	\$10.76	\$5.29	\$5.29	\$328.24	\$5.29

400 ↗

Fig. 66

Project Pecten Rewards Process

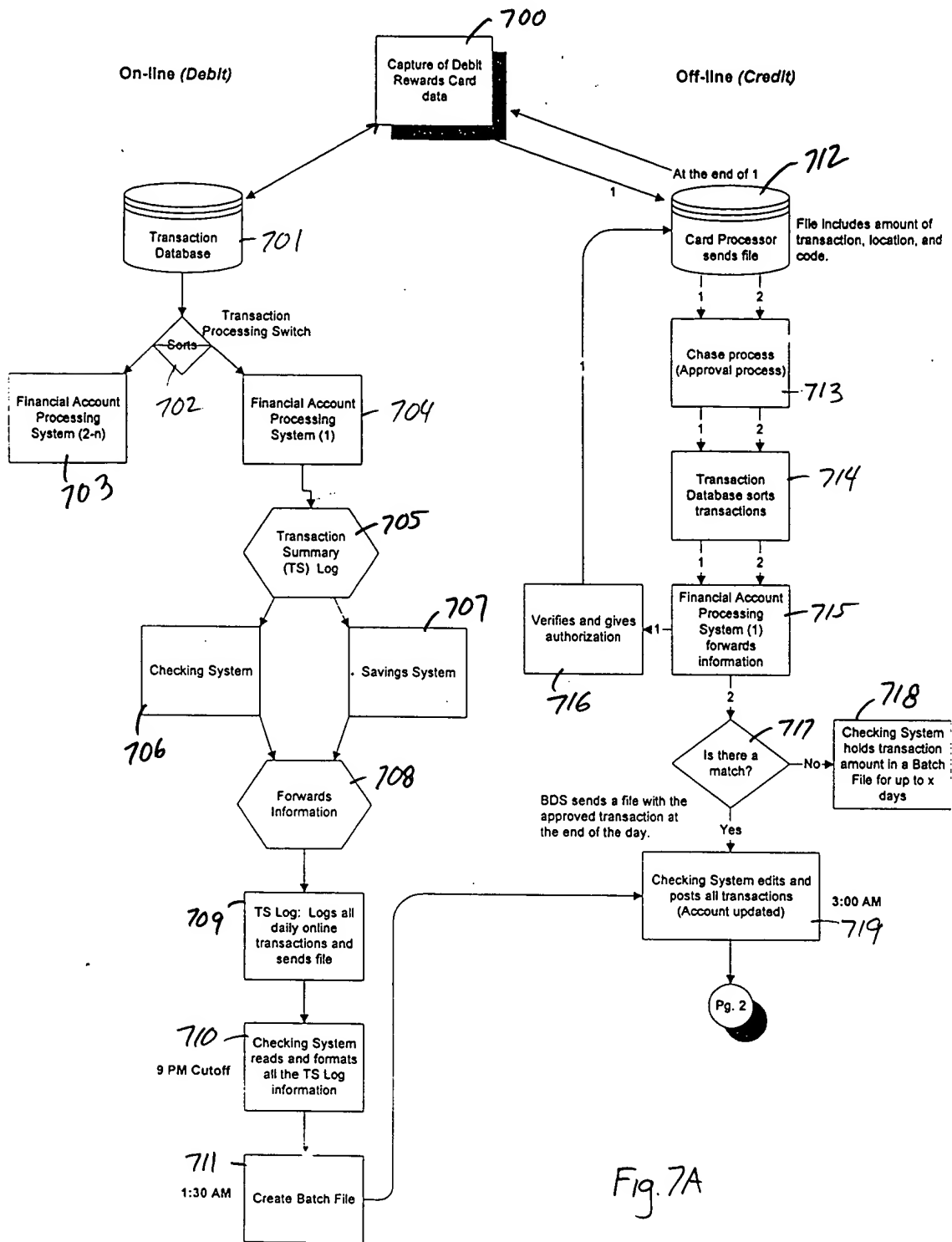


Fig. 7A

659760" 60E/6E60

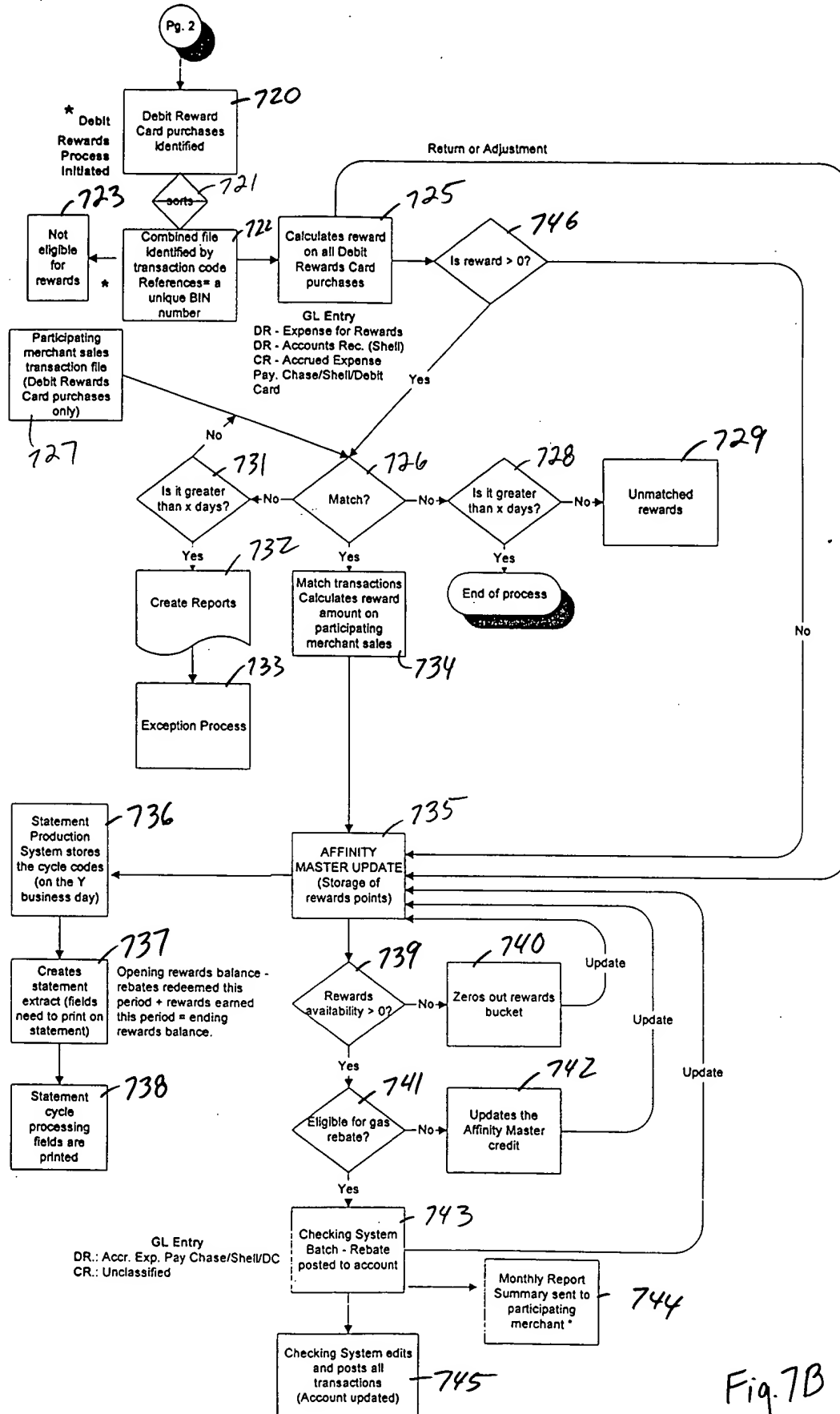


Fig. 7B